

REMARKS

Claims 1, 3 and 5 are pending. By this Amendment, claims 1 and 3 are amended.

Applicant appreciates the courtesies extended to Applicant's representative during the May 5, 2005 telephone interview. The substance of the discussions held is incorporated into the amendments and the following remarks, and constitute Applicant's record of the interview.

I. Claims Define Patentable Subject Matter

The office Action rejects claims 1, 3 and 5 under 35 U.S.C. §102(e) over U.S. Patent No. 5,913,202 to Motoyama.

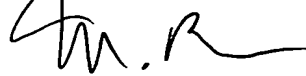
Motoyama does not disclose a financial institution server making a determination as to whether or not a request is from a client computer based on an Internet protocol address and/or authentication information from a client computer, the financial institution server returning an acknowledgement for the request to the client computer when the request is from the client computer, and the financial institution server providing authentication based on an Internet protocol address and/or authentication information from the unified asset management server, as in amended independent claims 1 and 3. See, e.g., specification at page 11, lines 22 et seq.

Instead, Motoyama merely discloses the financial delivery computer 40 is connected to remote personal computers 101 and 102 via security system 80. See, e.g., col. 6, lines 29-30. Motoyama also discloses that user authentication is used at col. 8, lines 29-31. However, neither of these constitutes making a determination based on an Internet protocol address and/or authentication information from the client computer.

In view of the foregoing, it is respectfully submitted that this application is in condition for allowance. Favorable reconsideration and prompt allowance are earnestly solicited.

Should the Examiner believe that anything further would be desirable in order to place this application in even better condition for allowance, the Examiner is invited to contact the undersigned at the telephone number set forth below.

Respectfully submitted,



James A. Oliff
Registration No. 27,075

Michael Britton
Registration No. 47,260

JAO:MB/kzb

Date: May 18, 2005

OLIFF & BERRIDGE, PLC
P.O. Box 19928
Alexandria, Virginia 22320
Telephone: (703) 836-6400

**DEPOSIT ACCOUNT USE
AUTHORIZATION**

Please grant any extension
necessary for entry;
Charge any fee due to our
Deposit Account No. 15-0461